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INTELLECTUAL PROPERTY LAW

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Kendrick Lo B.A.Sc. (Eng. Sci.), MBA, LL.B.
416 957 1685 klo@bereskinparr.com

Your Reference: 09/811,684

Our Reference: 11483-98

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P. O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sirs:

Re: United States Patent Application No. 09/811,684
For: RISK MANAGEMENT SYSTEM, DISTRIBUTED FRAMEWORK AND METHOD
Filed: March 20, 2001
Applicant: DEMBO, Ron

In accordance with 37 CFR 1.56 and 1.97, subject to the waiver of the requirements of 37 CFR 1.98(a)(2)(i) provided by the United States Patent and Trademark Office Notice dated August 5, 2003, Applicant hereby submits a Supplemental Information Disclosure Statement including a listing, on PTO form 1449, publications of which the Applicant is aware that may be considered material to patentability.

Each item contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to filing of this statement.

Please note that U.S. Patent No. 5,148,365 cited in the communication was disclosed previously in an Information Disclosure Statement filed by the Applicant dated March 20, 2001.

Please have these documents recorded against the above-mentioned application.

Respectfully submitted,



Kendrick Lo
Registration No. 54,948
/sc
Encl.

Scotia Plaza, 40 King Street West, 40th Floor, Toronto, Ontario, Canada M5H 3Y2
Tel: 416.364.7311 Fax: 416.361.1398 www.bereskinparr.com

TORONTO MISSISSAUGA WATERLOO MONTRÉAL